

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

THOMAS J. HAYES

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-21018

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 27, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/18/2016 and confirmed on 3/2/17 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		278,784.50
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		278,784.50

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,810.00	
Trustee Fee	11,418.06	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		15,228.06

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PHFA(*)	0.00	7,700.00	0.00	7,700.00
	Acct: 7847				
	FEDERAL HOME LOAN MORTGAGE CORF	55,275.22	55,275.22	0.00	55,275.22
	Acct: 6252				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 2499				
	FEDERAL HOME LOAN MORTGAGE CORF	18,892.67	18,892.67	0.00	18,892.67
	Acct: 6252				
	FEDERAL HOME LOAN MORTGAGE CORF	0.00	20,891.84	0.00	20,891.84
	Acct: 6252				
	FEDERAL HOME LOAN MORTGAGE CORF	6,579.44	6,579.44	0.00	6,579.44
	Acct: 6252				
	PHFA(*)	1,525.00	1,525.00	0.00	1,525.00
	Acct: 7847				
	PA DEPARTMENT OF REVENUE*	8,994.51	8,994.51	456.77	9,451.28
	Acct: 4698				
	INTERNAL REVENUE SERVICE*	58,200.00	58,200.00	3,729.05	61,929.05
	Acct: 4698				
	ALLY FINANCIAL(*)	15,098.87	15,098.87	2,827.07	17,925.94
	Acct: 7086				
					200,170.44

Priority				
	DONALD R CALAIARO ESQ	0.00	0.00	0.00
	Acct:			
	THOMAS J. HAYES	0.00	0.00	0.00
	Acct:			
	CALAIARO VALENCIK	0.00	0.00	0.00
	Acct:			
	CALAIARO VALENCIK	2,810.00	2,810.00	0.00
	Acct:			
	CALAIARO VALENCIK	1,000.00	1,000.00	0.00
	Acct:			
	COURT OF COMMON PLEAS - ALLEGHEN	0.00	0.00	0.00
	Acct:			

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	DOMESTIC RELATIONS OBLIGATION	0.00	0.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	51,026.62	51,026.62	0.00	51,026.62
	Acct: 4698				
	PA DEPARTMENT OF REVENUE*	7,956.91	7,956.91	0.00	7,956.91
	Acct: 4698				
	HAMPTON TOWNSHIP SD & HAMPTON TV	4,402.47	4,402.47	0.00	4,402.47
	Acct: 0686				
					63,386.00
Unsecured					
	DUQUESNE LIGHT COMPANY*	2,591.28	0.00	0.00	0.00
	Acct: 4698				
	CAPITAL ONE BANK (USA) NA BY AMERIC	662.40	0.00	0.00	0.00
	Acct: 2776				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct:				
	FIREWATER RESTORATION	0.00	0.00	0.00	0.00
	Acct: 4570				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct:				
	RIVERSIDE COMMERCE CENTER	0.00	0.00	0.00	0.00
	Acct:				
	AMERICAN INFOSOURCE LP AGENT FOR	1,550.96	0.00	0.00	0.00
	Acct: 0001				
	AMERICAN INFOSOURCE LP AGENT FOR	1,405.77	0.00	0.00	0.00
	Acct: 0001				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct: 4698				
	INTERNAL REVENUE SERVICE*	24,967.70	0.00	0.00	0.00
	Acct: 4698				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,612.80	0.00	0.00	0.00
	Acct: 5560				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	LOGS LEGAL GROUP LLP	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	PARKER IBRAHIM & BERG LLP	0.00	0.00	0.00	0.00
	Acct:				
	PARKER IBRAHIM & BERG LLP	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS

263,556.44

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TOTAL CLAIMED	
PRIORITY	63,386.00
SECURED	164,565.71
UNSECURED	32,790.91

Date: 09/27/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

THOMAS J. HAYES

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-21018

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Thomas J. Hayes
Debtor

Case No. 16-21018-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 28, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2022:

Recip ID	Recipient Name and Address
db	+ Thomas J. Hayes, 4033 Tall Timber Dr., Allison Park, PA 15101-3043
cr	+ Office of Attorney General, Pennsylvania Department, Office of Attorney General, 5th Floor, Manor Complex, 564 Forbes Avenue, Pittsburgh, PA 15219-2992
14198863	+ Allegheny County Family Division, 621 City County Building, 414 Grant Street, Pittsburgh, PA 15219-2409
14198868	+ Pennsylvania Housing Finance, 211 N. Front St., Harrisburg, PA 17101-1406
14198870	+ Riverside Commerce Center, 120 Coporate Blvd. Ste.100, Norfolk, VA 23502-4952

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 28 2022 23:22:28	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: blegal@phfa.org	Sep 28 2022 23:19:00	Pennsylvania Housing Finance Agency Homeowner's Em, 211 North Front Street, P.O. Box 15206, Harrisburg, PA 17105-5206
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 28 2022 23:19:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Sep 28 2022 23:19:00	Specialized Loan Servicing LLC, PO Box 9013, ADDISON, TX 75001-9013
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 28 2022 23:19:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Sep 28 2022 23:19:00	Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
14205915	Email/Text: ally@ebn.phinsolutions.com	Sep 28 2022 23:18:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14198864	+ Email/Text: ally@ebn.phinsolutions.com	Sep 28 2022 23:18:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14248374	Email/PDF: ebn_ais@aisinfo.com	Sep 28 2022 23:22:50	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14198865	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 28 2022 23:22:24	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
14210254	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 28 2022 23:22:48	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14273271	+ Email/Text: kburkley@bernsteinlaw.com	Sep 28 2022 23:19:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
15318354	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 28 2022 23:19:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250

District/off: 0315-2

User: auto

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Date Rcvd: Sep 28, 2022

Form ID: pdf900

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14198867	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 28 2022 23:19:00	Internal Revenue, Stop 8420G, P.O. Box 145595, Cincinnati, OH 45250
14198866	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 28 2022 23:22:47	Chase Card, P.O. Box 15298, Wilmington, DE 19850
14238800	Email/Text: blegal@phfa.org	Sep 28 2022 23:19:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14198869	Email/Text: Bankruptcy.Notices@pnc.com	Sep 28 2022 23:19:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
14267935	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 28 2022 23:22:30	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14212831	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 28 2022 23:19:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15000859	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 28 2022 23:19:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14224284	+ Email/Text: ebnjts@grblaw.com	Sep 28 2022 23:19:00	Township of Hampton/Hampton Township SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14198871	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 28 2022 23:18:00	Verizon, 500 Technology Drive, Saint Charles, MO 63304-2225
14198872	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 28 2022 23:18:00	Verizon Wireless/South, P.O. Box 26055, Minneapolis, MN 55426-0055
14198873	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Sep 28 2022 23:33:14	Well Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335
14235746	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Sep 28 2022 23:33:03	Wells Fargo Bank NA., Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		Hampton Township School District
cr		PNC BANK, NA.
cr		Township of Hampton
cr		Wells Fargo Bank, N.A.
14216336	*+	Internal Revenue Service, 1000 Liberty Ave Room 711B, Pittsburgh, PA 15222-4107

TOTAL: 6 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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Date Rcvd: Sep 28, 2022

Form ID: pdf900

Total Noticed: 30

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2022 at the address(es) listed below:

Name	Email Address
Allison L. Carr	on behalf of Creditor Office of Attorney General Pennsylvania Department of Revenue acarr@attorneygeneral.gov
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 bnicholas@kmlawgroup.com
David Z. Valencik	on behalf of Debtor Thomas J. Hayes dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com
Donald R. Calaiaro	on behalf of Debtor Thomas J. Hayes dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com;eballa@c-vlaw.com
James P. Valecko	on behalf of Creditor PNC BANK NA. jvalecko@weltman.com, PitEcf@weltman.com
Jeffrey R. Hunt	on behalf of Creditor Township of Hampton jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Hampton Township School District jhunt@grblaw.com
Jonathan Etkowicz	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 jonathan.etkowicz@piblaw.com
Jonathan Etkowicz	on behalf of Creditor SELECT PORTFOLIO SERVICING INC jonathan.etkowicz@piblaw.com
Joseph P. Schalk	on behalf of Creditor Wells Fargo Bank N.A. jschalk@barley.com, sromig@barley.com
Kevin Scott Frankel	on behalf of Creditor Specialized Loan Servicing LLC pabk@logs.com logsecf@logs.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Maria Miksich	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mark B. Peduto	on behalf of Debtor Thomas J. Hayes mpeduto@c-vlaw.com jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NA. amps@manleydeas.com

TOTAL: 19